

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Robert Lea Gupton and Louise Webb

S.S. Nos.: xxx-xx-8942 and xxx-xx-9243

Mailing Address: 2885 Farrington Point Road, Chapel Hill, NC 27514-

Case No. 11-81385

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on August 26, 2011.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: September 20, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)

Date: 8/10/11

Lastname-SS#: Gupton-8942

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

SURRENDER COLLATERAL

Creditor Name	Sch D #	Description of Collateral
Nicole Sheffield		

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Sch D #	Arrearage Amount	(See †)
Nicole Sheffield			**
			**
			**
			**
			**
			**
			**
			**

Creditor Name	Description of Collateral
Rent-A-Center	Laptop

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS *at* FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			

STD - SECURED DEBTS *at* 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Auto Credit of Raleigh	7	\$3,734	5.00	\$25	\$85.63	1999 Pontiac Grand Am
Nicholas Financial	8	\$9,922	5.00	\$66	\$227.54	2002 GMC Envoy
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$3,328
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		\$1,070
State Taxes		
Personal Property Taxes		
Alimony or Child Support Arrearage		\$11,891
CO-SIGN PROTECT (Pay 100%)	Int. %	Payoff Amt
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount**
DMI=	None(\$0)	None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$561** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **6.31** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

NC Department of Revenue
Post Office Box 25000
Raleigh, NC 27640-0002

Child Support Enforcement
Post Office Box 20800
Raleigh, NC 27619-0800

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

American Loan
Unknown Address

Colony Apartments
c/o NATNL CRED
3750 Naturally Fresh Blvd
Atlanta, GA 30349

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Ameriloan.com
Internet Cash Advance Marketing
#5-2368 Laurel Street
Vancouver, BC V5Z4M9

Credit One Bank, N.A.**
PO Box 98873
Las Vegas, NV 89193-8873

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Auto Credit of Raleigh
Attn: Managing Agent
3501 Capital Blvd.
Suite 115
Raleigh, NC 27604

CSDDUR
Post Office Box 530
Durham, NC 27702-0530

Experian
P.O. Box 2002
Allen, TX 75013-2002

Auto Credit of Raleigh
Attn: Managing Agent
3501 Capital Blvd.
Suite 145
Raleigh, NC 27604

Duke Energy***
P.O. Box 70515
Charlotte, NC 28201-1046

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Bell South
c/o Franklin
2978 West Jackson Street
Tupelo, MS 38803-4704

Fingerhut
Post Office Box 1250
Saint Cloud, MN 56395-1250

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Benjamin Gilbert, Director
Attn: Legal Dept. of UNC Hospitals
101 Manning Drive
Chapel Hill, NC 27514

Geico
One Geico Plaza
Washington, DC 20046

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

CBCS
PO Box 164089
Dept. 03
Columbus, OH 43216

GMAC
c/o 1STPT
Consumer Contact Center
2840 Electric Road Suite 202
Roanoke, VA 24018

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Chatham County Tax Administrator
Post Office Box 908
Pittsboro, NC 27312

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

North Carolina DMV
1100 New Bern Avenue
Raleigh, NC 27697

Members Credit Union
Post Office Box 5297
Winston Salem, NC 27113-5297

PayDay Loan Yes
Post Office Box 572037
Salt Lake City, UT 84157-2037

NC Department of Justice
for NC Department of Revenue
Post Office Box 629
Raleigh, NC 27602-0629

PSNC Energy
Attn: Bankruptcy Dept.
1426 Main Street Mall, code 130
Columbia, SC 29218

NC Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Sunrise Dental
1801 E. Franklin Street
Chapel Hill, NC 27514

NC Family Doctor
1728 Fordham Blvd
151 Rams Plaza
Chapel Hill, NC 27514

Time Warner Cable
Attn: Collections
2505 Atlantic Avenue
Raleigh, NC 27604

Nicholas Financial, Inc
Attn: Managing Agent
3660 Capital Blvd.
Raleigh, NC 27604-3328

UNC Hospitals***
211 Friday Center Drive
Suite G-21
Chapel Hill, NC 27517

Nicole Sheffield
1220 Planters Street
Rocky Mount, NC 27801

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Nicole Sheffield
1500 Charter Drive
Rocky Mount, NC 27801

Verizon Wireless Bankruptcy****
Administration
Post Office Box 3397
Bloomington, IL 61702-3397

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168